

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Melissa Marie Caldwell
Debtor

Case No. 22-01455-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Oct 12, 2023

User: AutoDocket
Form ID: pdf010

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2023:

Recip ID	Recipient Name and Address
db	+ Melissa Marie Caldwell, 596 Green Valley Road, York, PA 17403-9518
5488663	+ CHRISTOPHER D. CALDWELL, 596 GREEN VALLEY ROAD, YORK, PA 17403-9518
5488656	+ E. HALEY ROHRBAUGH, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5488668	+ MICHAEL F. RATCHFORD, ESQ., 54 GLENMAURA NATIONAL BLVD, SUITE 104, MOOSIC, PA 18507-2161
5488672	+ PENN WASTE, INC., P.O. BOX 3066, 85 BRICKYARD ROAD, YORK, PA 17402-0066
5488671	+ PENN WASTE, INC., P.O. BOX 3066, YORK, PA 17402-0066
5488660	+ WEST HANOVER TOWNSHIP TAX COLLECTOR, 7171 ALLENTON BOULEVARD, HARRISBURG, PA 17112-3602

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: blegal@phfa.org	Oct 12 2023 18:31:00	Pennsylvania Housing Finance Agency/Homeowner's Em, 211 North Front Street, Harrisburg, PA 17101-1406
5488661	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 12 2023 18:40:17	CAPITAL ONE, 4851 COX ROAD, GLEN ALLEN, VA 23060-6293
5488662	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 12 2023 18:40:12	CAPITAL ONE BANK, P.O. BOX 70885, CHARLOTTE, NC 28272-0885
5488664	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 12 2023 18:40:07	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873
5488659	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 12 2023 18:31:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5488666	^ MEBN	Oct 12 2023 18:31:27	KML LAW GROUP, P.C., 701 MARKET STREET, STE 5000, PHILADELPHIA, PA 19106-1541
5488665	^ MEBN	Oct 12 2023 18:31:26	KML LAW GROUP, P.C., BNY MELLON INDEPENDENCE CTR., 701 MARKET ST., STE 5000, PHILADELPHIA, PA 19106-1541
5489862	Email/PDF: resurgentbknotifications@resurgent.com	Oct 12 2023 18:40:07	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5488667	+ Email/Text: BankruptcyEast@firstenergycorp.com	Oct 12 2023 18:31:00	MET-ED, P.O. BOX 3687, AKRON, OH 44309-3687
5488669	Email/Text: ml-ebn@missionlane.com	Oct 12 2023 18:31:00	MISSION LANE LLC, ATTN: BANKRUPTCY, P.O. BOX 105286, ATLANTA, GA 30348
5497922	+ Email/Text: BankruptcyEast@firstenergycorp.com	Oct 12 2023 18:31:00	Metropolitan Edison Company, 101 Crawfords Cnr Rd, Bldg 1 Ste 1-511, Holmdel, NJ 07733-1976

5499641	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 12 2023 18:31:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5488658	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 12 2023 18:31:00	PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5488670	+ Email/Text: blegal@phfa.org	Oct 12 2023 18:31:00	PA HOUSING FINANCE AGE, 2101 N. FRONT STREET, HARRISBURG, PA 17110-1086
5491866	+ Email/Text: blegal@phfa.org	Oct 12 2023 18:31:00	Pennsylvania Housing Finance Agency/HEMAP, 211 North Front Street, PO BOX 15206, Harrisburg, PA 17105-5206
5501552	+ Email/PDF: resurgentbknofications@resurgent.com	Oct 12 2023 18:40:13	Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Blasdell, NY 14219-2553
5488657	+ Email/Text: karen.brown@treasury.gov	Oct 12 2023 18:31:00	SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
5488673	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 12 2023 18:31:00	SELECT PORTFOLIO, PO BOX 65250, SALT LAKE CITY, UT 84165-0250
5488674	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 12 2023 18:31:00	SELECT PORTFOLIO SERVICING, 10401 DEERWOOD PAR, JACKSONVILLE, FL 32256-0505
5488676	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 12 2023 18:31:00	SELECT PORTFOLIO SERVICING, PO BOX 65250, SALT LAKE CITY, UT 84165-0250
5488675	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 12 2023 18:31:00	SELECT PORTFOLIO SERVICING, PO BOX 65450, SALT LAKE CITY, UT 84165-0450
5500095	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 12 2023 18:31:00	U.S. Bank National Association, at. el, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
5488677	+ Email/Text: ECMCBKNotices@ecmc.org	Oct 12 2023 18:31:00	U.S. DEPARTMENT OF EDUCATION, ECMC/ATTN: BANKRUPTCY, P.O. BOX 16408, SAINT PAUL, MN 55116-0408
5503694	Email/Text: EDBKNotices@ecmc.org	Oct 12 2023 18:31:00	U.S. Department of Education, PO BOX 16448, St. Paul, MN, 55116-0448

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5488655	*+	MELISSA MARIE CALDWELL, 596 GREEN VALLEY ROAD, YORK, PA 17403-9518

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association as Trustee, in trust on behalf of J.P. Morgan Mortgage Acquisition Trust 2006-CW2 bnicholas@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee, in trust on behalf of J.P. Morgan Mortgage Acquisition Trust 2006-CW2 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth Haley Rohrbaugh	on behalf of Debtor 1 Melissa Marie Caldwell hrohrbaugh@cgalaw.com kbrayboy@cgalaw.com,rminello@cgalaw.com,tlocondro@cgalaw.com,ephillips@cgalaw.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Katie Housman	on behalf of Creditor Pennsylvania Housing Finance Agency/Homeowner's Emergency Mortgage Assistance Program (HEMAP) khousman@pkh.com
Leon P Haller	on behalf of Creditor Pennsylvania Housing Finance Agency/Homeowner's Emergency Mortgage Assistance Program (HEMAP) lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com
Michael Patrick Farrington	on behalf of Creditor U.S. Bank National Association as Trustee, in trust on behalf of J.P. Morgan Mortgage Acquisition Trust 2006-CW2 mfarrington@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:	:	
	:	CHAPTER 13
MELISSA MARIE CALDWELL,	:	
	:	CASE NO. 1:22-bk-01455-HWV
Debtor.	:	

ORDER

Upon consideration of the Motion to Dismiss with Prejudice for material default filed by the Trustee, Doc. 69, after notice and a hearing held on October 11, 2023, and for the reasons stated on the record, it is

ORDERED that the Motion is **GRANTED** in part, and the above-captioned case is **DISMISSED** without prejudice.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge
Dated: October 12, 2023